JUL 2 5 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant

: LASCH, ELLEN, et al.

Confirmation No.: 3870

Certificate of Mailing

I hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is

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P.O. Box 1450, Alexandria, VA 22313-1450 on July 21,

≅Appl. No. Filed : 10/802171

: March 17, 2004

Title

PORTABLE ELECTRONIC

DEVICES

INTERCONNECTED WITH

CONVENIENT OR

FOLDABLE TRANSACTION

CARDS

Signature

Stepken T. Scherrer, Reg. No. 45,080

Grp./A.U.

: 2876

Examiner

D. I. Walsh

Customer No

1923

AMENDMENT AFTER FINAL OFFICE ACTION

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In reply to a Final Office Action dated April 21, 2005, Applicants respectfully request entry of the following amendments, and consideration of the following remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.